

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND**

3rd Amended Form A

IN RE: NICOLE GUGLIELMETTI

**CHAPTER 7
CASE NO.: 19-10127**

NOTICE AND/OR REQUEST FOR LOSS MITIGATION – BY THE DEBTOR

I am a Debtor in this case, and hereby request loss mitigation (LM) with respect to *114-116 Wakefield Street West Warwick, RI 02893*]:

NAME AND MAILING ADDRESS OF CREDITOR:

Seterus
Attn: Bankruptcy Dept
PO Box 1077
Hartford, CT 06143

PROPERTY ADDRESS:

114-116 Wakefield Street West Warwick, RI 02893

Last 4 Digits of Loan Account: 1458

PURPOSE FOR PARTICIPATION IN LOSS MITIGATION: Loan Modification

Creditor is the holder of the: 1st mortgage

SIGNATURE

I understand that if the Court orders loss mitigation in this case, I am required to comply with the Loss Mitigation Procedures and will participate in loss mitigation in good faith. I understand that loss mitigation is voluntary, and that I am not required to enter into any agreement or settlement with any other party as part of this loss mitigation, and understand that no other party is required to enter into any agreement or settlement with me. I also understand that **I am not required to request dismissal of this case** as part of any resolution or settlement that is offered or agreed to during the LM period. **I also certify that the property in question consists only of real property used as a principal residence in which I hold an interest.**

Sign: /s/Nicole Guglielmetti

Date: February 28, 2019

I further certify as follows:

1. During the Loss Mitigation period, I will make monthly Adequate Protection Payments to the loss mitigation Creditor of my regular mortgage payment of \$1,488.93, subject to the exceptions set forth herein. If more than one Loan is subject to loss mitigation, the

combined adequate protection payments for all such Loans shall be equal to 31% of my gross monthly income as reported on Bankruptcy Schedules I & J. In the event 31% of my gross monthly income as reported on Bankruptcy Schedules I & J is insufficient to pay the Escrow portion of all Loans subject to loss mitigation, I shall make monthly adequate protection payments equivalent to the contractual monthly Escrow payments due under the relevant Loans. Further, if my contractual monthly mortgage payments, including the Escrow portion, for all Loans subject to loss mitigation is less than 31% of my gross monthly income as reported on Bankruptcy Schedules I & J, then I shall make monthly adequate protection payments equivalent to the contractual amounts due under the Loan documents. Such monthly payments must commence within (a) 30 days of the entry of the Loss Mitigation Order or (b) 10 days after the Creditor provides its contact information, whichever is the later date. I understand that failure to timely make such adequate protection payments may result in termination of loss mitigation.

2. I consent to the payment of legal fees to my counsel and to the above Creditor's counsel in an amount up to \$2,000 each, or such additional amount as the Court may allow upon application and notice of hearing. Lender's counsel may not require payment of such fee by the Debtor during the loss mitigation process or as a condition of participation in the loss mitigation process; the fee may only be assessed to the debtor's Loan account.

Sign: /s/Nicole Guglielmetti

Date: February 28, 2019

DEBTOR INFORMATION:

Print Full Name: Nicole Guglielmetti
Mailing Address: 114-116 Wakefield Street West Warwick, RI 02893
Telephone Number: 401 474 8802
Email Address (if any): nicoleg32ri@gmail.com

Attorney Information (if any):

Name: Russell D. Raskin
Address: 116 East Manning Street, Providence, RI 02906
Telephone Number: (401) 421-1363
Fax Number: (401) 273-6534
Email Address (if any): mail@raskinberman.com, Russell@raskinberman.com

Preferred Method of Contact: Debtor's Attorney

Pursuant to Section V of the Loss Mitigation Program, the above named Creditor has fourteen (14) Days to file with the Court and serve on the Debtor and Debtor's attorney, any objection to this Request at:

**U.S. Bankruptcy Court, District of Rhode Island
The Federal Center, 380 Westminster Street,
Providence, Rhode Island 02903**

CERTIFICATE OF SERVICE

I hereby certify that on February 28, 2019 I electronically filed the Request for Loss Mitigation with the Clerk of the Bankruptcy Court for the District of Rhode Island using the CM/ECF System. The following participants have received notice electronically:

- Gary L. Donahue ustpregion01.pr.ecf@usdoj.gov
- Lisa A. Geremia lisa@geremiademarco.com, RI03@ecfbis.com
- Russell D. Raskin mail@raskinberman.com, russell@raskinberman.com
- Tatyana P. Tabachnik bankruptcyNE@orlans.com,
ttabachnik@orlans.com;ANHSOM@4stechnologies.com

I have mailed by United States Postal Service, certified mail, return receipt requested to the following creditors:

Federal National Mortgage Association ("Fannie Mae")
c/o Seterus, Inc.
Attn: Bankruptcy Dept
PO Box 1077
Hartford, CT 06143

I hereby certify that I have mailed by United States Postal Service, postage pre-paid, the document electronically filed with the court to the following non CM/ECF participants:

Ms. Nicole Guglielmetti
114 Wakefield St
West Warwick, RI 02893

/s/ESTHER RASKIN